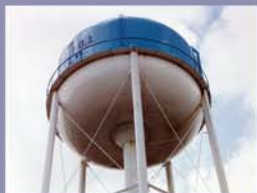


USDA Rural Development's
**Response to
Hurricane Katrina and
Hurricane Rita in Louisiana**





USDA Rural Development management team discusses location of FEMA Disaster Recovery Centers.



United States Department of Agriculture
Rural Development
 State Office

USDA Rural Development assists communities and individuals impacted by Hurricanes Katrina and Rita by finding shelter for displaced homeowners and renters and establishing special hurricane provisions for borrowers.

We are committed to helping people and communities recover and rebuild.

Michael B. Taylor

Michael B. Taylor
 State Director
 USDA Rural Development
 Louisiana

Cover photographs include disaster recovery meetings in Acadia and Cameron Parishes; outreach at FEMA Disaster Recovery Center in Alexandria, Louisiana; and damage to structure and flooding in Cameron Parish.

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Hurricane Katrina

08.29.2005

Hurricane Rita

09.24.2005

When Hurricane Katrina made landfall near Plaquemines Parish on August 29, 2005, very few of us could have predicted the devastation that would follow. When Hurricane Rita made landfall on September 24, 2005, our communities and citizens were in a state of shock.

Of USDA Rural Development's \$1.7 billion portfolio in Louisiana, more than half is located in parishes impacted by Hurricane Katrina and Hurricane Rita.

USDA Rural Development immediately responded to these two devastating storms by: (1) establishing special hurricane provisions for borrowers and applicants, (2) mobilizing resources to place evacuees in USDA Rural Development-financed housing, (3) working with impacted communities to identify immediate and long-term needs, and (4) coordinating with other federal, state, and local agencies to develop a holistic plan to rebuild Louisiana's hurricane-impacted communities.

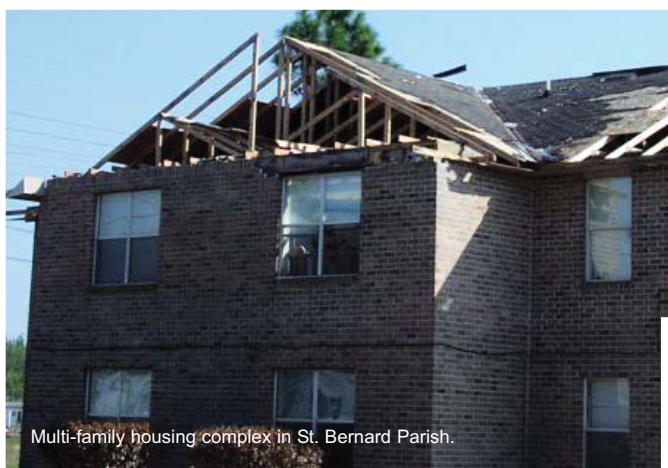
USDA Rural Development

- **Over 30,000 Housing Units Made Available**
- **Over 15,000 Evacuees Receive Information**
- **3,062 Letters of Priority Entitlement Issued**
- **1,117 Families Placed in Housing in Louisiana**
- **11,272 Calls Forwarded to Travel Agency**
- **\$1.2 Million in Rental Assistance**
- **Over \$19.7 Obligated for Single Family Housing**

Special Hurricane Provisions

USDA Rural Development provides loans, grants, and loan guarantees for rural community water and waste systems, as well as essential community facilities such as hospitals, fire stations, police stations, and town halls. In addition, USDA Rural Development finances homes and apartment complexes and provides financial backing for rural businesses. We touch every aspect of community life with our financial programs.

Many of our borrowers are located in hurricane-stricken parishes where many people now face financial uncertainty because of the loss of employment, a home, or a business. In an effort to ensure that recovery happens as soon as possible, USDA Rural Development implemented a myriad of loan program waivers to help our communities and borrowers through this crisis—including a six-month payment moratorium within the Federally Declared Disaster Area for housing loans and debt restructuring and reamortization for water and waste loans. Also, as a result of Hurricanes Katrina and Rita, USDA Rural Development waived many prerequisites for new renters in our multi-family housing complexes.



Multi-family housing complex in St. Bernard Parish.



Multi-family housing complex in Washington Parish.



Multi-family housing complex in Washington Parish.



Water system in Cameron Parish.

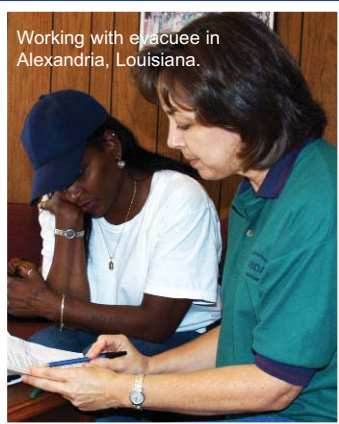
Hurricane Katrina

08.29.2005

USDA Rural Development responded immediately.



Working with evacuees at Alexandria Disaster Recovery Center.



Working with evacuee in Alexandria, Louisiana.

Housing Evacuees

As both hurricanes were approaching Louisiana, state and local officials evacuated many communities—including New Orleans. Shelters were opened throughout Louisiana and surrounding states to house hurricane evacuees until it was safe for them to return home. As the days passed after the storm, it became clear that many people would not be able to return to their homes for weeks—months—or possibly ever.

Over 30,000 Housing Units Made Available

Housing thousands of evacuees became a primary concern. States from coast to coast opened their doors to Hurricane Katrina and Hurricane Rita evacuees. In response to the critical housing need, USDA Rural Development developed an inventory of USDA Rural Development-financed multi-family housing apartment vacancies and Real Estate Owned properties across the nation. Over 30,000 housing units were identified throughout the United States. In Louisiana, over 500 were identified.

USDA Rural Development established a toll free telephone number for evacuees to call to find out

more information on available housing and to find out the status of their current USDA Rural Development housing loan. The telephone was staffed 24 hours a day by personnel at USDA Rural Development's Centralized Servicing Center in Kansas City. 72,840 calls were received by the end of December 2005.

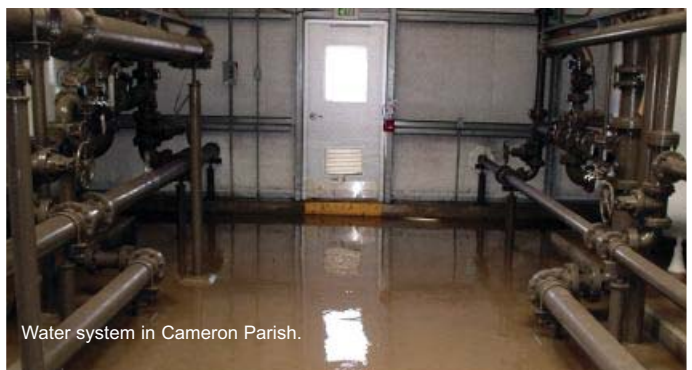
On September 2, 2005, our staff began issuing Letters of Priority Entitlement to Hurricane Katrina evacuees and placing evacuees in USDA Rural Development-financed vacant apartments across Louisiana. Rental assistance was made available to evacuees who were unable to pay rent.

Over 15,000 Evacuees Receive Information

To facilitate the FEMA disaster assistance application process, FEMA opened 57 Disaster Recovery Centers across Louisiana. USDA Rural Development staffed the centers and visited with over 15,000 evacuees during the weeks following the hurricanes.

3,062 Letters of Priority Entitlement Issued

Through contacts at FEMA Disaster Recovery Centers, telephone calls, and office visits, USDA Rural Development has issued 3,062 Letters of Priority Entitlement to Hurricane Katrina and Hurricane Rita evacuees in Louisiana.



School in Cameron Parish.

Hurricane Rita

09.24.2005

We are committed to the future of rural communities.

1,117 Families Placed in Housing in Louisiana

Our staff has assisted 1,117 families in locating USDA Rural Development-financed multi-family housing in Louisiana. Estimating an average of three to four people per household, this assistance has resulted in approximately 3,910 hurricane-displaced people being placed in USDA Rural Development-financed multi-family housing apartments in Louisiana. In addition, USDA Rural Development leased one Real Estate Owned (REO) home in Mansura to a Hurricane Katrina-displaced family from New Orleans and one Real Estate Owned home in Lake Arthur to a family displaced by Hurricane Rita.

11,272 Calls Forwarded to Travel Agency

USDA Rural Development's Centralized Servicing Center also managed the FEMA Facilitated Relocation Call Center. Through this call center, evacuees who needed to move outside the local area for shelter were able to request paid transportation to move to the new location. Our Centralized Servicing Center worked with the evacuees to

determine eligibility. If they met program eligibility requirements, the call center connected them to a travel agency to arrange their travel. FEMA paid for travel by train, airplane, or bus to the shelter location. 11,272 calls were transferred to the National Travel Company to secure travel arrangements for evacuees.

Housing issues were of primary concern immediately following the hurricanes—and are still a primary concern. Thousands of evacuees are currently living in USDA Rural Development-financed multi-family housing complexes. Many are able to live there only because of emergency rental assistance provided by USDA Rural Development. These evacuees have lost their homes, their jobs, and their way of life. Many came to these complexes from communities that were left completely destroyed by the hurricanes; others are long-time tenants who, as a result of the hurricanes, have lost their jobs.

\$1.2 Million in Rental Assistance

The job base has decreased so severely in hurricane-stricken areas, that once-thriving multi-family housing complexes that enjoyed

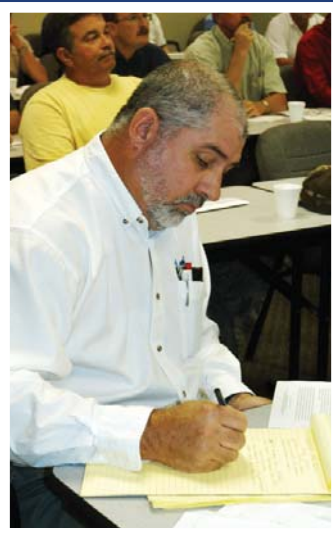
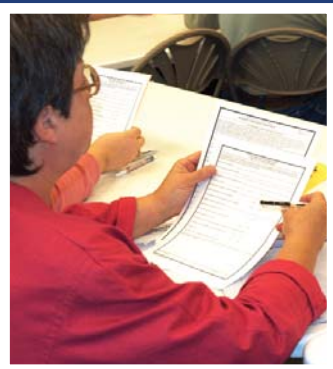
fully-employed tenants, now report 50 to 100 percent rental assistance for tenants. To date, USDA Rural Development has invested \$1.2 million in temporary emergency rental assistance for hurricane displaced families. This represents 686 units of rental assistance.

Over \$19.7 Obligated for Single Family Housing

Other families who lost homes, but are financially-able to consider purchasing another home or rebuilding, are taking advantage of USDA Rural Development's single family housing programs. Over 1,200 applications or pre-applications have been received from people impacted by the hurricanes. Over \$19.7 million has been obligated for USDA Rural Development housing programs in hurricane disaster parishes since October 1, 2005.



New homeowner in St. Landry Parish.



Disaster recovery meetings in Acadia and Allen Parishes.

Planning for the Future

USDA Rural Development played a major role in responding to the immediate needs of our citizens and communities in the aftermath of Hurricane Katrina and Hurricane Rita. This role will grow as reconstruction of our communities begins.

USDA Rural Development has financial programs in place that can help Louisiana begin the rebuilding process. Whether the need is for critical infrastructure, such as water and waste systems or schools and hospitals, or the need is for establishing businesses or building houses or apartment complexes—USDA Rural Development can do it.

Since the beginning of this crisis, USDA Rural Development has worked side-by-side with federal, state, and local agencies at FEMA's Joint Field Command Office in Baton Rouge—interfacing with many decision makers. We are working with FEMA, the Governor's Office, and many other federal, state, and local agencies to plan and coordinate the rebuilding process. We are finding ways our programs can mesh with their programs to develop solutions to community problems.

Business Programs

Water and Waste Programs

Community Facilities Programs

Single Family Housing Programs

Multi-Family Housing Programs

USDA Rural Development



Planning Day meeting in Alexandria, Louisiana.

Building Communities from the Ground Up

Hurricane Katrina

Recovery

Hurricane Rita

Recovery

USDA Rural Development

Committed to the Future of Rural Communities

During the worst days following Hurricane Katrina and Hurricane Rita, when thousands of evacuees were trying to find places of safe refuge, USDA Rural Development was working aggressively to place families in housing.

Today, we are working with communities to help them rebuild. We have always promoted our agency by saying, "You could build a community from the ground up with our programs." Unfortunately, Hurricane Katrina and Hurricane Rita have given us the opportunity to prove those words. We are up to the challenge, and we are ready to get the job done. Our rural citizens are depending on us to help them recover, and we are committed to the future of our rural communities.



Planning Day meeting in Alexandria, Louisiana.

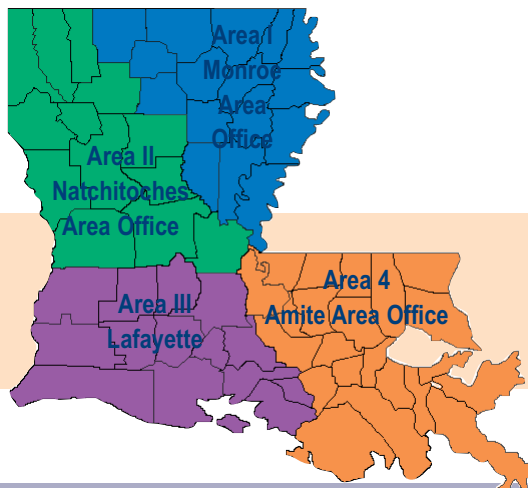


Committed to the future of rural communities.

USDA Rural Development in Louisiana

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Monroe Area Office - Area I

2410 Old Sterlington Road, Suite C
Monroe, Louisiana 71203
Telephone: (318) 343-4467

Parishes Served:

Caldwell, Catahoula, Claiborne, Concordia, East Carroll, Franklin, Jackson, LaSalle, Lincoln, Madison, Morehouse, Ouachita, Richland, Tensas, Union, and West Carroll

Lafayette Area Office - Area III

Whitney National Bank Building
905 Jefferson Street, Suite 320
Lafayette, Louisiana 70501-7913
Telephone: (337) 262-6601

Parishes Served:

Acadia, Allen, Assumption (for Community Programs and Multi-Family Housing Programs), Beauregard, Calcasieu, Cameron, Evangeline, Iberia, Jefferson Davis, Lafayette, St. Landry, St. Martin, St. Mary, and Vermilion

Natchitoches Area Office - Area II

6949 Louisiana Highway 1 Bypass, Suite 103
Natchitoches, Louisiana 71457
Telephone: (318) 352-7100

Parishes Served:

Avoyelles, Bienville, Bossier, Caddo, DeSoto, Grant, Natchitoches, Rapides, Red River, Sabine, Vernon, Webster, and Winn

Amite Area Office - Area IV

805 West Oak Street, Room 3
Amite, Louisiana 70422
Telephone: (985) 748-8751

Parishes Served:

Ascension, Assumption (for Single Family Housing Programs), East Baton Rouge, East Feliciana, Jefferson, Iberville, Lafourche, Livingston, Orleans, Plaquemines, Pointe Coupee, St. Bernard, St. Charles, St. Helena, St. James, St. John, St. Tammany, Tangipahoa, Terrebonne, Washington, West Baton Rouge, and West Feliciana

January 2006

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